

In re:
Gary E. Ansel
Melinda K. Ansel
Debtors

Case No. 18-14233-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Sep 01, 2023

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2023:

Recip ID	Recipient Name and Address
db/jdb	Gary E. Ansel, Melinda K. Ansel, 1227 E Main St, Douglassville, PA 19518-9111
14128489	+ First Commonwealth Fcu, P.O. Box 20450, Lehigh Valley 18002-0450

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Sep 02 2023 01:28:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 02 2023 01:28:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14130512	EDI: GMACFS.COM	Sep 02 2023 03:56:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14180503	EDI: CAPITALONE.COM	Sep 02 2023 03:56:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14190309	Email/PDF: bncnotices@becket-lee.com	Sep 02 2023 00:54:28	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14163570	Email/Text: collecadminbankruptcy@fnni.com	Sep 02 2023 01:28:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
14188929	Email/PDF: resurgentbknofications@resurgent.com	Sep 02 2023 00:42:28	LVNV Funding, LLC its successors and assigns as, assignee of LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14189818	EDI: PRA.COM	Sep 02 2023 03:57:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14162039	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 02 2023 01:28:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14188743	Email/PDF: bncnotices@becket-lee.com	Sep 02 2023 00:26:46	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

District/off: 0313-4

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I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
JOSEPH L QUINN	on behalf of Joint Debtor Melinda K. Ansel CourtNotices@rqplaw.com
JOSEPH L QUINN	on behalf of Debtor Gary E. Ansel CourtNotices@rqplaw.com
JOSHUA A. GILDEA	on behalf of Creditor First Commonwealth Federal Credit Union jgildea@flblaw.com ccharlton@flblaw.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Gary E. Ansel

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0982

EIN --

Debtor 2

Melinda K. Ansel

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5450

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: **18-14233-pmm**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary E. Ansel

Melinda K. Ansel

8/31/23

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.